

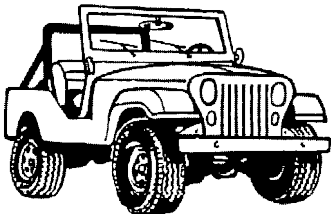
DuPage County Employees Credit Union

421 N County Farm Road, Wheaton, IL 60187
(630) 407-5270 www.dupagececu.org

September 2021

OUR LOAN RATES JUST WENT DOWN

AUTO RATES AS LOW AS 1.74%*



RATE MATCHING ALSO AVAILABLE

With our ability to rate match, we can make sure you are getting your best deal.

Do you have an auto loan with someone besides DuPage County Employees Credit Union? If so, find out what your rate is and give us a call. Don't spend more on interest than you need. **SAVE MONEY!!!**

PERSONAL AND CREDIT CARD CONSOLIDATION LOANS AVAILABLE UP TO \$10,000.00*

Your credit union offers rates lower than credit cards, so consolidate those debts into an easy, low payment and start saving now.

Personal loans can also be used for emergencies, vacations, home improvement, weddings, or walking around money.

*Amounts and rates depend on credit score and term.

DID YOU KNOW:

You can apply for loans online at dupagececu.org.

Financial Wellness

Being a lifelong finance nerd, many of the articles that I read come back to the same ideas to reduce financial stress. I wanted to share these commonalities with our membership.

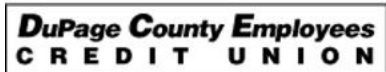
1. **Budget** – Don't spend more than you earn. This is easier than you may think. There are many free apps to help, like Intuit's Mint.com or Goodbudget.com.

Consumers should target:

- 60% of their pay for essential costs like housing, food, and monthly bills
- 20% for savings and retirement
- 20% discretionary (fun stuff)

2. **Create an Emergency Fund** – Don't get caught in one bad situation that can have long term effects. Develop a side fund for emergencies like a major car repair, a short-term layoff, or unexpected medical bills. Most experts suggest 3 to 6 months' worth of expenses.
3. **Pay Down Debt** – Don't get stuck in the blackhole of paying interest and not building for the future. Start by making a list of everything that you owe and then focus on paying down debts with the highest interest rates first.
4. **Make Savings and Retirement Planning Consistent** – Know that there is no such thing as investing too little. Make regular contributions from your pay and watch your balance grow. Savings is a great place to put any extra money you may have at the end of the month. Any time you get a raise, put more away. Another great way to grow this area is by investing any tax refunds. (You'll thank yourself later.)

DCECU at Your Fingertips



Mobile App

*Available at the Apple App Store and the Google Play store

E-Notices Now Available for Home Banking

dupagececu.org

Sign up for e-statements today!!!

Our home banking website can now provide members with email alerts when they have notices to view. When receipts, overdraft notices, CD maturity notices and delinquent letters are generated, the E-notice for Member.Net will send an email alert to the member stating they have an E-notice available. To view, just log onto your home banking account and select the E-notice link on the top of the page. All of your notices will be listed and available to be viewed as a pdf. Sign up for this service today!

List of Products/Services that Your Credit Union Provides

New and used auto loans
FREE e-statements (Save a Tree)
Personal loans
DuPage County Property Tax Payments
Illinois State License Plate Sticker Sales
Money Orders
Postage Stamps
Domestic wire transfers
Free checking accounts
Visa gift cards and travel cards
Share Certificates of Deposit (CDs)
Free Mobile and online banking
Gap Insurance
Savings accounts
Free bill pay service

We want to hear about your vacations

Keep us in the loop on any extended vacations or areas that you don't normally go. We want to make sure that your account activity does not get interrupted because you have gone on a new adventure outside of your normal routine. It's our job to keep your financial information safe and secure so keep us informed of any upcoming plans. Give us a call or drop by the office to update your account information so that you don't have to stop your fun.



Allpoint ATMs are located in most popular retail stores. Why go out of your way for cash at a branch when you can get your cash, without the ATM fees, where you already are?

Check out allpointnetwork.com for additional locations.



Walgreens ♥ CVS pharmacy



SAFWAY



Winn-Dixie

